

STATE OF NEW HAMPSHIRE
2012-RRG-05
REQUEST FOR PROPOSALS –NH INSURANCE REGULATIONS

INTRODUCTION

The New Hampshire Insurance Department (NHID) is requesting proposals for a contractor to perform an analysis of New Hampshire insurance laws and regulations the purpose of providing recommendations to the NHID for improving the efficiency of regulatory oversight of New Hampshire insurance carriers. This contract will continue through September 30, 2012.

GENERAL INFORMATION/INSTRUCTIONS

The Contractor shall perform a legal and regulatory analysis of New Hampshire health insurance statutes and regulations for the purpose of identifying requirements that adversely impact premium levels without providing proportional consumer protections. Consideration shall be given to any requirements of the Patient Protection and the Patient Protection and Affordable Care Act (ACA) that can be influenced through state laws and are related to premium rate review, including but not limited to Multiple Employer Welfare Arrangements (MEWAs), Professional Employer Organizations (PEOs), Insurance Purchasing Alliances, Student Insurance, Blanket Insurance, Third Party Administrators (TPAs) and Health Carrier Assessment mechanism. The analysis will identify effective methods of regulating health insurance carriers so that individual consumer and employer protections are adequately in place and costs to the system are minimized. Contractor recommendations are expected to include potential changes to NH insurance laws or NHID rules.

The NHID will provide assistance on an as needed basis to the Contractor in order to understand the NHID's interpretation of insurance laws and regulations, but ultimately it will be the Contractor's responsibility to interpret New Hampshire statutes and develop benchmark regulatory practices.

Sealed envelopes containing three copies of the proposal will be received until 4 pm local time, on February 27, 2012, at the New Hampshire Insurance Department, 21 South Fruit Street, Suite 14, Concord, New Hampshire, 03301. Sealed envelopes should be clearly marked Attn: Al Couture, RE: RFP for NH Insurance Regulations.

Alternatively, you may email your proposal as a PDF attachment to alain.couture@ins.nh.gov. E-mailed proposals will be received until 4 pm local time, February 27, 2012.

Proposals should be prepared simply and economically, providing a straightforward, concise description of bidder capabilities and work plan. Emphasis should be on completeness and clarity of content.

Evaluation of the submitted proposals will be accomplished as follows:

- (A) General. An evaluation team will judge the potential contractor capabilities and appropriateness for the services to the NHID.

Officials responsible for the selection of a contractor shall insure that the selection process accords equal opportunity and appropriate consideration to all who are capable of meeting the specifications.

Failure of the applicant to provide in its proposal all information requested in this request for proposal may result in disqualification of the proposal.

- (B) Specific. A comparative scoring process will measure the degree to which each proposal meets the following criteria:

- (1) Specific skills needed:

Legal and regulatory skills typically obtained through a doctoral level degree and substantial professional legal and regulatory experience. The ability to provide a legal interpretation of insurance laws and demonstrate expertise in the legislative process. If the contractor anticipates specific tasks which the contractor is responsible for that will need to be performed by staff of the NHID or an external vendor, those tasks should be clearly specified in the proposal.

50 percent

- (2) General qualifications and related experience of the contractor. Knowledge of health insurance laws, NHID policies, and the NHID premium rate review processes. The proposal should describe the potential Contractor's understanding of New Hampshire insurance laws, the ACA, insurance markets, health insurance and stop loss policies, reinsurance and stop loss in general, medical trends, and externally available data sources.

25 percent

- (3) Derivation of cost for the Contractor time. The proposal should include the hourly or daily rate for the Contractor, and the time line for the work. The proposal must include amounts for any material expenses related to performing the work (e.g. specialized computer hardware or software) and any expected out-of-pocket or travel expenses. The proposal must include not-to-exceed limits, through contract termination. No benefits in addition to payment for services other than those specifically identified above or included in the proposal shall be provided by the NHID under the contract.

25 percent

- (C) Conflict of Interest. The applicant shall disclose any actual or potential conflicts of interest.

- (D) Other Information.

The proposal must include a listing of references of recent engagements of the Contractor that reflect the skills appropriate for work on this project, including telephone numbers and specific persons to contact.

Potential contractors will be interviewed by staff of the NHID.

The New Hampshire Insurance Department will accept written questions related to this RFP from prospective bidders with the deadline being February 13, 2012. Questions should be directed to Al Couture via email at Alain.Couture@ins.nh.gov.

A consolidated written response to all questions will be posted on the New Hampshire Insurance Department's website www.nh.gov/insurance by February 17, 2012.

The successful bidder or bidders will be required to execute a state of New Hampshire Contract. A form P-37 contains the general conditions as required by state of New Hampshire purchasing policies and the Department of Administrative Services.

Proposals received after the above date and time will not be considered. The state reserves the right to reject any or all proposals.